

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Jonathan T. Betz</u> | Social Security number or ITIN | xxx-xx-3958 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Ginette M. Betz</u> | Social Security number or ITIN | xxx-xx-8914 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 22-21482-CMB | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jonathan T. Betz

Ginette M. Betz
fka Ginette M. Montalvo

2/13/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jonathan T. Betz
Ginette M. Betz
Debtors

Case No. 22-21482-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 13, 2023

User: auto
Form ID: 318

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2023:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Jonathan T. Betz, Ginette M. Betz, 107 McDonald Drive, Cranberry Twp, PA 16066-5639 |
| 15502050 | + Allegheny Co Fam Div, 414 Grant St, Pittsburgh, PA 15219-2409 |
| 15505326 | + Commonwealth of PA, c/o Berkheimer, 50 N. Seventh St., Bangor PA 18013-1731 |
| 15505328 | + Drs. Grady, Kastner & Gornick, 1000 Brooktree Road, Suite 200, Wexford PA 15090-9286 |
| 15502063 | + United States Attorney's Office, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1955 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| tr | + EDI: BRCCRAWFORD.COM | Feb 14 2023 04:39:00 | Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355 |
| smg | EDI: PENNDEPTREV | Feb 14 2023 04:39:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Feb 13 2023 23:43:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Feb 14 2023 04:39:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Feb 13 2023 23:43:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + EDI: AISACG.COM | Feb 14 2023 04:39:00 | Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 15502049 | + Email/Text: backoffice@affirm.com | Feb 13 2023 23:43:00 | Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862 |
| 15502051 | + EDI: TSYS2 | Feb 14 2023 04:39:00 | Barclays Bank/gap, P.o. Box 8803, Wilmington, DE 19899-8803 |
| 15502052 | + EDI: CAPITALONE.COM | Feb 14 2023 04:39:00 | Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285 |
| 15502053 | + EDI: CITICORP.COM | Feb 14 2023 04:39:00 | Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 |
| 15502054 | + Email/Text: bankruptcy@firstenergycorp.com | Feb 13 2023 23:43:00 | Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave, New Kensington, PA 15068-6303 |
| 15502055 | + Email/PDF: creditonebknofications@resurgent.com | Feb 13 2023 23:44:00 | Credit One Bank, Attn: Bankruptcy Department, |

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Feb 13, 2023

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| 15502056 | + Email/Text: bankruptcy@huntington.com | Feb 13 2023 23:43:00 | Po Box 98873, Las Vegas, NV 89193-8873 Huntington, Attn: Bankruptcy CAS056, 3 Cascade Plaza, #3, Akron, OH 44308-1124 |
| 15502057 | + EDI: IRS.COM | Feb 14 2023 04:39:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 15502058 | + Email/Text: Bankruptcy.notices@tax.state.oh.us | Feb 13 2023 23:43:00 | Ohio Dept. of Taxation, Attn: Bankruptcy, P.O. Box 530, Columbus, OH 43216-0530 |
| 15502059 | + Email/PDF: ebnotices@pnmac.com | Feb 13 2023 23:43:46 | PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387 |
| 15502060 | + Email/PDF: resurgentbknotifications@resurgent.com | Feb 13 2023 23:44:00 | Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 |
| 15502061 | + Email/Text: info@scacollections.com | Feb 13 2023 23:43:00 | SCA Collections, Inc, Attn: Bankruptcy, Po Box 876, Greenville, NC 27835-0876 |
| 15502062 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com | Feb 13 2023 23:43:00 | Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001 |
| 15505329 | + Email/Text: bankruptcynotices@sba.gov | Feb 13 2023 23:43:00 | U.S. Small Business Administration, 409 3rd St, SW, Washington DC 20416-0005 |
| 15502064 | Email/Text: bknotice@upgrade.com | Feb 13 2023 23:43:00 | Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111 |

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | PENNYMAC LOAN SERVICES, LLC |
| aty | *+ | Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355 |
| 15505327 | *+ | Ohio Dept. of Taxation, Attn: Bankruptcy, P.O. Box 530, Columbus OH 43216-0530 |

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------|---|
| Brian Nicholas | on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com |
| Brian C. Thompson | |

District/off: 0315-2

User: auto

Page 3 of 3

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on behalf of Debtor Jonathan T. Betz bthompson@ThompsonAttorney.com
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co
m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Brian C. Thompson

on behalf of Joint Debtor Ginette M. Betz bthompson@ThompsonAttorney.com
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co
m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Rosemary C. Crawford

on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfbis.com

Rosemary C. Crawford

crawfordmcdonald@aol.com PA68@ecfbis.com

TOTAL: 6